



# LIQUID FUND

## Investment Objective

To provide the investors an opportunity to invest in the entire range of debt and money market securities with residual maturity upto 91 days only.

## Fund Details

### • Type of Scheme

An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk

### • Date of Allotment: 24/11/2003

### • Report As On: 31/01/2023

### • AAUM for the Month of January 2023

₹ 76,165.22 Crores

### • AUM as on January 31, 2023

₹ 61,431.91 Crores

### • Fund Manager: Mr. R. Arun

Managing Since: May-2018

Total Experience: Over 16 years

### • First Tier Benchmark: NIFTY Liquid Index B-I

### • Exit Load:

Investor exit upon subscription / switch-In	Exit Load as a % of redemption Proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

### • Entry Load: N.A.

### • Plans Available: Regular, Direct

### • Options: Growth, IDCW

### • SIP:

For Growth option only: Weekly/Monthly frequency - ₹500 and in multiples of ₹1 for minimum 12 instalments or ₹1000 and in multiples of ₹1 for minimum 6 instalments. (w.e.f. March 03, 2021)  
 Quarterly - ₹6,000 and 2 instalments; Semi-Annual and Annual - ₹12,000 and 2 instalments

### • Minimum Investment

Growth Option: ₹500 & in multiples of ₹1  
 Other options except Growth option: ₹5000 & in multiples of ₹1/-

### • Additional Investment

Growth Option: ₹500 & in multiples of ₹1  
 Other options except Growth option: ₹5000 & in multiples of ₹1/-

## Quantitative Data

<b>Modified Duration</b>	: 0.12 years
<b>Average Maturity</b>	: 0.12 years
<b>Macaulay Duration</b>	: 0.12 years
<b>Yield to Maturity<sup>^</sup></b>	: 6.85%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,121.0972	Reg-Plan-Weekly IDCW	1,186.5754
Institutional-Fortnightly IDCW	1,147.1685	Dir-Plan-Daily IDCW	1,124.0089
Institutional-Growth	3,489.6738	Dir-Plan-Fortnightly IDCW	1,137.4561
Reg-Plan-Daily IDCW	1,121.0950	Dir-Plan-Growth	3,483.2482
Reg-Plan-Fortnightly IDCW	1,134.5210	Dir-Plan-Weekly IDCW	1,189.6651
Reg-Plan-Growth	3,456.9998		

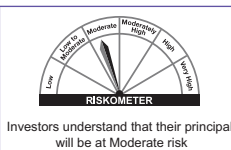
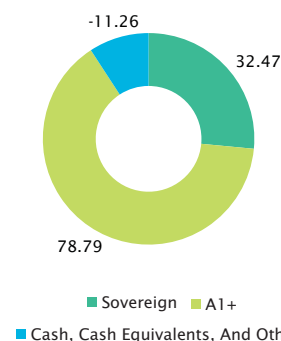
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>					
Reliance Retail Ventures Ltd.	CRISIL A1+	7.75	Punjab National Bank	CRISIL A1+	2.76
Bajaj Finance Ltd.	CRISIL A1+	4.54	Bank Of Maharashtra	CRISIL A1+	1.88
HDFC Ltd.	CRISIL A1+	3.93	DBS Bank Ltd	CRISIL A1+	1.57
ICICI Securities Ltd.	CRISIL A1+	2.83	IDFC First Bank Ltd.	CRISIL A1+	1.46
NABARD	CRISIL A1+	2.44	Kotak Mahindra Bank Ltd.	CRISIL A1+	1.26
Kotak Securities Ltd.	CRISIL A1+	1.97	<b>Total</b>		<b>35.45</b>
Tata Power Company Ltd.	CRISIL A1+	1.58	<b>Bill Rediscounting</b>		
Biocon Ltd.	[ICRA]A1+	1.58	HDFC Bank Ltd.	IND A1+	3.93
Adani Ports And Special Economic Zone Ltd.	[ICRA]A1+	1.58	<b>Total</b>		<b>3.93</b>
Sembcorp Energy India Ltd.	CRISIL A1+	1.56	<b>Government Securities</b>		
Export-Import Bank Of India	CRISIL A1+	1.49	Government Of India	SOVEREIGN	1.17
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.95	<b>Total</b>		<b>1.17</b>
Godrej & Boyce Manufacturing Company Ltd.	CRISIL A1+	0.91	<b>Treasury Bills</b>		
Nirma Ltd.	CRISIL A1+	0.81	91 Day T-Bill 23.02.23	SOVEREIGN	6.98
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.79	91 Day T-Bill 09.03.23	SOVEREIGN	4.92
Small Industries Development Bank Of India	CRISIL A1+	0.79	91 Day T-Bill 02.03.23	SOVEREIGN	4.71
Reliance Jio Infocomm Ltd.	CRISIL A1+	0.79	91 Day T-Bill 16.02.23	SOVEREIGN	4.09
Tata Capital Financial Services Ltd.	CRISIL A1+	0.78	91 Day T-Bill 20.04.23	SOVEREIGN	4.04
Sharekhan Ltd.	[ICRA]A1+	0.63	91 Day T-Bill 23.03.23	SOVEREIGN	3.14
TVS Credit Services Ltd.	CRISIL A1+	0.55	91 Day T-Bill 09.02.23	SOVEREIGN	2.38
HDFC Securities Ltd.	CRISIL A1+	0.39	91 Day T-Bill 02.02.23	SOVEREIGN	1.04
Aditya Birla Finance Ltd.	[ICRA]A1+	0.39	<b>Total</b>		<b>31.30</b>
NTPC Ltd.	CRISIL A1+	0.22	<b>Cash, Cash Equivalents And Others</b>		
Bajaj Financial Securities Ltd.	CRISIL A1+	0.16			<b>-11.26</b>
<b>Total</b>		<b>39.41</b>	<b>Grand Total</b>		<b>100.00</b>
<b>Certificate Of Deposits</b>					
Bank Of Baroda	IND A1+	8.05			
Canara Bank	CRISIL A1+	7.65			
Union Bank Of India	[ICRA]A1+	5.50			
Axis Bank Ltd.	CRISIL A1+	5.32			

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	39.41
Certificate Of Deposits	35.45
Treasury Bills	31.30
Bill Rediscounting	3.93
Government Securities	1.17
Cash, Cash Equivalents And Others	-11.26

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



### SBI Liquid Fund

This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income for short term
- Investment in Debt and Money Market securities with residual maturity upto 91 days only.

<sup>^</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.